

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Harold K. Shaffer
Debtor(s)

Bankruptcy Case No.: 16-23398-CMB
Issued Per June 29, 2017 Proceeding
Chapter: 13
Docket No.: 44 – 39, 42
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated May 9, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,389 as of July 2017. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.
Prior distributions to Triad Financial were proper.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: July 7, 2017

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Harold K. Shaffer
 Debtor

Case No. 16-23398-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

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 Total Noticed: 33

Date Rcvd: Jul 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2017.

db
 14288079 +Harold K. Shaffer, 713 Clay Road, South Connellsville, PA 15425-5416
 14288080 Advanced Call Center Technologies, P.O. Box 9091, Gray, TN 37615-9091
 14288081 +Best Buy Visa, P.O. Box 790441, Saint Louis, MO 63179-0441
 +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091)
 14294484 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 14288082 +Citi Diamond Preferred Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
 14288085 First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
 14288086 +KML Law Group, 701 Market Street--Suite 5000, Philadelphia, PA 19106-1538
 14302739 +MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
 14288089 One Main Financial, P.O. Box 140489, Irving, TX 75014-0489
 14288090 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
 14288092 Rushmore Service Center, P.O. Box 5508, Sioux Falls, SD 57117-5508
 14420665 +Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
 14288095 Vital Recovery Services, Inc., P.O. Box 923748, Norcross, GA 30010-3748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 08 2017 02:44:17
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
 cr E-mail/PDF: rmscedi@recoverycorp.com Jul 08 2017 02:38:34
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14302032 E-mail/Text: legal@arsnational.com Jul 08 2017 02:46:08 ARS National Services, Inc., P.O. Box 469046, Escondido, CA 92046-9046
 14288083 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jul 08 2017 02:46:59
 Credit Collection Services, P. O. Box 773, Needham, MA 02494-0918
 14288084 E-mail/PDF: creditonebknofications@resurgent.com Jul 08 2017 02:38:32 Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
 14302033 +E-mail/Text: cio.bncmail@irs.gov Jul 08 2017 02:46:05 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 14329271 E-mail/PDF: resurgentbknofications@resurgent.com Jul 08 2017 02:38:22
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14288087 +E-mail/Text: bk@lendingclub.com Jul 08 2017 02:46:50 Lending Club Corporation, 71 Stevenson Street--Suite 300, San Francisco, CA 94105-2985
 14288088 E-mail/PDF: gecscdi@recoverycorp.com Jul 08 2017 02:38:19 Lowe's/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
 14312580 E-mail/PDF: cbp@onemainfinancial.com Jul 08 2017 02:38:29 ONEMAIN FINANCIAL, PO BOX 3251, EVANSVILLE, IN 47731-3251
 14401052 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 08 2017 02:44:05
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 14347474 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 08 2017 02:44:17
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14355156 +E-mail/Text: JCAP_BNC_Notices@jcap.com Jul 08 2017 02:46:40 Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
 14311093 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 08 2017 02:46:45 Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
 14288091 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 08 2017 02:46:45 Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-1906
 14288661 E-mail/PDF: rmscedi@recoverycorp.com Jul 08 2017 02:38:49
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 14288093 E-mail/PDF: cbp@onemainfinancial.com Jul 08 2017 02:38:42 Springleaf Financial Services, Bankruptcy Department, P.O. Box 3251, Evansville, IN 47731-3251
 14288094 +E-mail/Text: teamster1@verizon.net Jul 08 2017 02:46:10
 Teamsters Local #30 Federal Credit Union, 1217 Lewis Avenue, Jeannette, PA 15644-3108
 14288096 E-mail/PDF: gecscdi@recoverycorp.com Jul 08 2017 02:38:45 Walmart MasterCard/Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
 14348760* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: jhel
Form ID: 149

Page 2 of 2
Total Noticed: 33

Date Rcvd: Jul 07, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2017 at the address(es) listed below:

Daniel R. White on behalf of Debtor Harold K. Shaffer dwhite@zeblaw.com,
gianna@zeblaw.com;dwhite.zmw@gmail.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5